

Fill in this information to identify the case:

Debtor 1 Chandra MedlinDebtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Northern District of Illinois

Case number 15-34864

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as

Name of creditor: Trustee of Chalet Series III TrustCourt claim no. (if known): 1-1Last 4 digits of any number you use to
identify the debtor's account: _____1 5 9 2

Date of payment change:

Must be at least 21 days after date
of this notice1/4/2021

New total payment:

\$ 1439.56

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 524.68New escrow payment: \$ 462.11**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Chandra Medlin Case number (if known) 15-34864
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Molly Slutsky Simons Date 11/20/2020
Signature

Print: Molly Slutsky Simons Title Attorney for Creditor
First Name Middle Name Last Name

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com

SN Servicing Corporation

Final

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: November 16, 2020

TONY MEDLIN
CHANDRA V MEDLIN
900 JORIE BOULVARD STE 150
OAK BROOK IL 60523

Loan:

Property Address:
4460 LONGMEADOW DRIVE
GURNEE, IL 60031

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Jan 2020 to Dec 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Jan 04, 2021:
Principal & Interest Pmt:	977.45	977.45 **
Escrow Payment:	524.68	462.11
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,502.13	\$1,439.56

Escrow Balance Calculation	
Due Date:	Nov 23, 2020
Escrow Balance:	4,337.56
Anticipated Pmts to Escrow:	1,574.04
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$5,911.60

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	4,284.78	3,131.97
Jan 2020	1,049.36	1,605.87		*		5,334.14	4,737.84
Feb 2020	1,049.36	1,574.04		*		6,383.50	6,311.88
Mar 2020	1,574.04	1,574.04	2,151.00	2,265.00	* Homeowners Policy	5,806.54	5,620.92
Apr 2020	1,049.36	1,574.04		*		6,855.90	7,194.96
Apr 2020				453.06	* Escrow Refund	6,855.90	6,741.90
May 2020	1,049.36			*		7,905.26	6,741.90
May 2020				4,874.93	* County Tax	7,905.26	1,866.97
Jun 2020	1,049.36	3,148.08	5,745.29	*	* County Tax	3,209.33	5,015.05
Jul 2020	1,049.36	1,049.36				4,258.69	6,064.41
Aug 2020	1,574.04	1,574.04				5,832.73	7,638.45
Aug 2020				4,874.93	* County Tax	5,832.73	2,763.52
Sep 2020	1,049.36	1,049.36	5,745.29	*	* County Tax	1,136.80	3,812.88
Oct 2020	1,049.36	524.68		*		2,186.16	4,337.56
Nov 2020	1,049.36			*		3,235.52	4,337.56
Dec 2020	1,049.36			*		4,284.88	4,337.56
					Anticipated Transactions	4,284.88	4,337.56
Nov 2020		524.68					4,862.24
Dec 2020		1,049.36					5,911.60
	\$13,641.68	\$15,247.55	\$13,641.58	\$12,467.92			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 13,641.58. Under Federal law, your lowest monthly balance should not have exceeded 2,275.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue. Your actual lowest monthly balance was greater than 1,136.80. The items with an asterisk on your Account History may explain this. If you want a further explanation, please call our toll-free number.

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: November 16, 2020

TONY MEDLIN

Loan: **Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	5,911.60	3,773.90
Jan 2021	924.22			6,835.82	4,698.12
Feb 2021	924.22			7,760.04	5,622.34
Mar 2021	1,386.33	2,265.00	Homeowners Policy	6,881.37	4,743.67
Apr 2021	924.22			7,805.59	5,667.89
May 2021	924.22			8,729.81	6,592.11
Jun 2021	924.22	4,874.93	County Tax	4,779.10	2,641.40
Jul 2021	924.22			5,703.32	3,565.62
Aug 2021	1,386.33			7,089.65	4,951.95
Sep 2021	924.22	4,874.93	County Tax	3,138.94	1,001.24
Oct 2021	924.22			4,063.16	1,925.46
Nov 2021	924.22			4,987.38	2,849.68
Dec 2021	924.22			5,911.60	3,773.90
	<u>\$12,014.86</u>	<u>\$12,014.86</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 1,001.24. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 2,002.48 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 5,911.60. Your starting balance (escrow balance required) according to this analysis should be 3,773.90. This means you have a surplus of 2,137.70. This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. We are sending you a check for the surplus.

We anticipate the total of your coming year bills to be 12,014.86. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation		Document
Unadjusted Escrow Payment	462.11	
Surplus Amount:	0.00	
Shortage Amount:	0.00	
Rounding Adjustment Amount:	0.00	
Escrow Payment:	\$462.11	

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In Re:

Case No. 15-34864

Chandra Medlin
fka Chandra Taylor
fka Chandra Horton
aka Chandra V. Medlin
aka C Victoria Medlin
aka Chandra Victoria Medlin

Chapter 13

Debtor

Hon. Judge A. Benjamin Goldgar

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice of Mortgage Payment Change upon the above-named parties by electronic filing or, as noted below, by placing same in a properly addressed and sealed envelope, postage prepaid, and depositing it in the United States Mail at 394 Wards Corner Rd., Suite 180, Loveland, OH 45140 on November 20, 2020, before the hour of 5:00 p.m.

Mohammed O Badwan, Debtor's Counsel
mbadwan@sulaimanlaw.com

Glenn B Stearns, Trustee
Mcguckin_m@lisle13.com

Patrick S Layng, U.S. Trustee
ustpreion11.es.ecf@usdoj.gov

Chandra Medlin, Debtor
4460 Longmeadow Drive
Gurnee, IL 60031

Dated: November 20, 2020

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702)
Sottile & Barile, Attorneys at Law
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Loveland, OH 45140
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Attorney for Creditor